

The Honorable Judge Gregory L. Taddonio  
5490 U.S. Steel Tower  
600 Grant Street  
Pittsburgh, Penna. 15219

RE: Chapter 13 case # 15-24514: Valerian & Renee Karlski

Dear Judge, Taddonio

April 12, 2020

On Friday April 10, 2020 we contacted JP Morgan Chase to confirm our mortgage was current, and to our dismay we were informed that it was still showing one month in arrears. As I had stated on Wednesday April 8, 2020, we had made our monthly payment on April 2, 2020. The payment we made was for the April payment as Chase was to apply the money that was misapplied early on in our Chapter 13 bankruptcy thus bringing our mortgage current. We are trying to get this matter handled on our own however my concern is my credit report will show 30 days late at the end of the discharge.

Also, during the hearing, my husband asked Attorney Thompson to contact us concerning the arrangement of the final payment of \$2500.00. The reason we requested the call from Attorney Thompson was because in 2019 before his new charges of \$8,400.06 we told him after completion of the Chapter 13 with discharge papers and the release of the First Commonwealth Bank's judgement we would pay him two payments back to back in the amount of \$1250.00 each for two months, so the need of the judgment against us would not be necessary. On April 8, 2020 Attorney Thompson sent us an email demanding full payment of \$2500.00 by April 15, 2020. According to the agreement drafted by Attorney Thompson and Ordered by The Court,

that is not the agreement. Since Attorney Thompson refuses to contact us to make the arrangement of payment currently we are asking the court to please enforce the original court order as we are unable to pay \$2500.00 by April 15, 2020. Attorney Thompson at his expense may record the judgment and we will adhere to this court order until paid in full and release of his judgement. The reason we wanted him to contact us was to remind him of that agreement in 2019, once again, with the Chapter 13 discharge and First Commonwealth second mortgage judgment removed we would make two payments and finalize his account. I cannot make a one-time payment and I do not see where we are completely done as Chase has not brought our account current as of April 10, 2020.

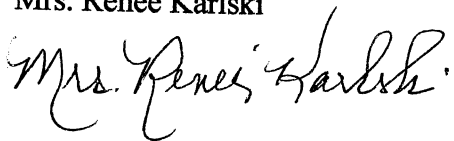
My sincere apologizes to your honor as I thought these matters had been concluded at the hearing on April 8, 2020. If you need to contact us further, please feel free, the home number is 724-929-4287 or by cell 724-244-6581.

Yours Truly,

Mr. Valerian Karlski



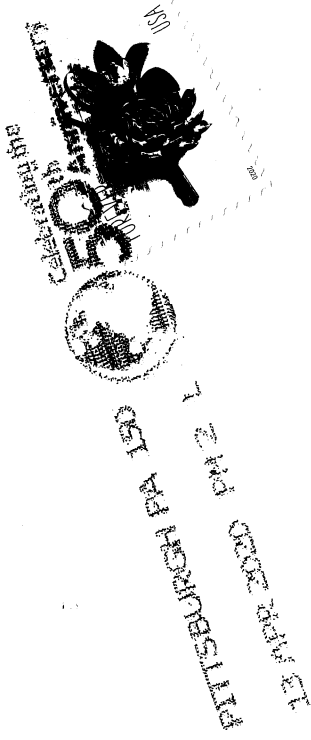
Mrs. Renee Karlski



ENCLOSED:

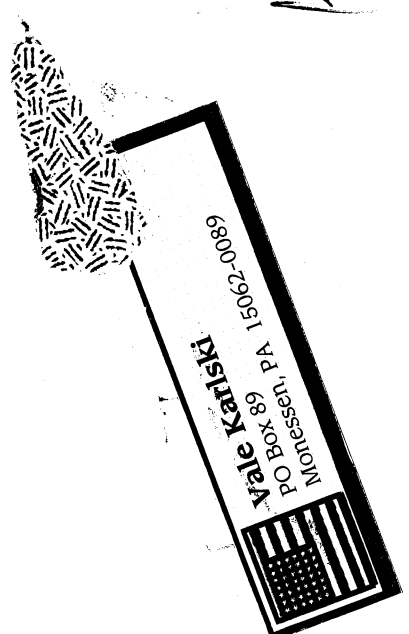
Modified Consent Order For Judgment

Email from Attorney Thompson



**RECEIVED**  
APR 16 2020  
CLERK U.S. BANKRUPTCY COURT  
WEST DIST OF PENNSYLVANIA

*Handwritten:*  
Hansel Gregory L. Tabor  
5490 Grant Street  
600 Pittsburgh  
PA 15219



*Handwritten:*  
Re: 1524514-GLT